

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Cheng Zhou, Rangarajan Venkatesan, Joshua Toub
Assignee: Versata Development Group, Inc.
Title: METHOD AND APPARATUS FOR NET-PAY AND DEBT
CONSOLIDATION
Serial No.: 09/810,519 Filed: March 15, 2001
Examiner: Daniel S. Felten Group Art Unit: 3693
Docket No.: T00066 Customer No.: 33438

Austin, Texas
December 4, 2007

FILED ELECTRONICALLY

RESPONSE TO NON-FINAL OFFICE ACTION

Dear Sir:

This paper is responsive to the Office Action dated November 19, 2007, having a shortened statutory period expiring February 19, 2008. Further examination and reconsideration are respectfully requested in view of the amendments and remarks set forth below.